

Department of the Treasury
Internal Revenue Service
P.O. Box 749
Memphis, TN 38101-0749

33496

IRS USE ONLY

SS W

60254-602-91131-D
0 5 07

200530 CR

For assistance, call:

1-800-829-8374

Notice Number: CP21B
Date: August 10, 2009

Taxpayer Identification Number:
[REDACTED] 1207

Tax Form: 1040

Tax Year: December 31, 2005

IRMA GROSS
7248 BALLANTRAE CT
BOCA RATON FL 33496-1422

Amount of Refund

\$98,818.00

For account of DAVID & IRMA GROSS

This is not a bill

We Changed Your Account

We will explain why you received this notice, how we changed your account, how this change affects you, and actions you may wish to take.

Why You Received This Notice

We changed your tax account for 2005 because you requested a tentative carryback or a restricted interest claim.

The law requires us to send a copy of this notice to both you and your spouse. Each copy contains the same information about your joint account. We will issue only one refund.

How We Changed Your Account

We changed your account as follows:

Account balance before this change

Decrease in tax because of this change

Amount to be refunded to you
(if you owe no other taxes or other
debts we are required to collect)

Irma Gross
7248 Ballantrae Ct.
Boca Raton, FL 33496

None

\$98,818.00 CR

\$98,818.00

How This Affects You

You may have already received your refund by direct deposit or mail. If not, you can expect it in approximately 2 weeks. Your refund will include interest if applicable. We will notify you if any pending matters postpone your refund.

David Gross
7248 Ballantrae Ct.
Boca Raton, FL 33496

FEB 25 2022

U.S. BANKRUPTCY COURT
SD DIST OF NEW YORK

OVER

C3_2113_CSACKLTR_21198_12/14/2017

Bank of America

PO BOX 31785
TAMPA, FL 33631



AB 0927 631 000 04002 #001 SP 0.405

DAVID GROSS
7248 BALLANTRAE CT
BOCA RATON, FL 33496

Date
09/26/2018

Account No.:
[REDACTED] 9832

Property Address
7248 BALLANTRAE CT
BOCA RATON, FL 33496

Important information about your home loan.

We have received written communication regarding your home loan. We are in the process of concluding our review. Upon completion we will provide a written response of our findings.

Thank you

We appreciate the opportunity to serve your financial needs.

Please write your loan number on all correspondence.

Department of the Treasury
Internal Revenue Service
P.O. Box 249
Memphis, TN 38101-0249

33496

IRS USE ONLY

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09254-602-91143-9

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200931

For assistance, call:

1-800-829-8374

Your Caller ID: 669750

Notice Number: CP21B

Date: August 10, 2009

Taxpayer Identification Number: [REDACTED]

Form: 1040

Tax Year: December 31, 2006

000490-593612-0003-001 1 AT 0.357 595
[Barcode]

DAVID GROSS
7248 BALLANTRAE CT
BOCA RATON FL 33496-1422

For account of DAVID & IRMA GROSS
This is not a bill

Amount of Refund

\$156,566.00

We Changed Your Account

We will explain why you received this notice, how we changed your account, how this change affects you, and actions you may wish to take.

Why You Received This Notice

We changed your tax account for 2006 because you requested a tentative carryback or a restricted interest claim.

The law requires us to send a copy of this notice to both you and your spouse. Each copy contains the same information about your joint account. We will issue only one refund.

How We Changed Your Account

We changed your account as follows:

Account balance before this change	None
Decrease in tax because of this change	
Amount to be refunded to you (if you owe no other taxes or other debts we are required to collect)	\$156,566.00 CR. \$156,566.00

How This Affects You

You may have already received your refund by direct deposit or mail. If not, you can expect it in approximately 2 weeks. Your refund will include interest if applicable. We will notify you if any pending matters postpone your refund.

Irma Gross
7248 Ballantrae Ct
Boca Raton, FL 33496

David Gross
7248 Ballantrae Ct
Boca Raton, FL 33496

Bank of AmericaPO Box 31785
Tampa, FL 33631-3785

1-800-432-1000

FAX 866 408-5184

FAX 302 457-4621

FAX 336 805 8686

DAVID GROSS
7248 BALLANTRAE CT
BOCA RATON FL 33496-1422

Customer service information

Customer service: 800.669.6607
TDD/TTY users only: 800.300.6407
En Español: 800.295.0025
bankofamerica.com

Account number [REDACTED] 98
Payment due date 11/01/
Total amount due \$0.00

Your Home Loan Account

Statement date: October 16, 2017

Your loan is paid ahead and no payment is due at this time. Your next scheduled payment is due on December 1, 2017. If you have questions, please call us at the number listed on your statement.

Account information

Property address 7248 BALLANTRAE CT
Loan type 25 Yr Conv Adj Rate Mtge
Contractual remaining term 15 Years
Principal balance \$170,256.71
Interest rate until 11/2017 2.500%
Prepayment penalty No

Past payments breakdown

	Paid since last statement	Paid year to date*
Principal	\$19,638.47	\$19,638.47
Interest	\$757.14	\$1,152.75
Fees, charges, and advances	\$0.00	\$0.00
Total	\$20,395.61	\$20,791.22

Explanation of total amount due

Principal	\$0.00
Interest	\$0.00
Regular monthly payment	\$0.00
Current period fees and charges	\$0.00
Total amount due	\$0.00

*Please see the "Other important information" section of the statement.

Scheduled payments (PayPlan/12)

- Your next payment of \$1,135.25 is posting on 11/10/17

Transaction activity (09/21/17 to 10/16/17)

Date	Description	Charges	Payments
10/06/17	Unapplied Funds Posted		\$20,000.00
10/06/17	Unapplied Funds Reversal		-\$20,000.00
10/06/17	Payment Posted - Thank you		\$395.61
10/06/17	Principal Posted		\$19,604.39



CALL 561-483-4543

EXPENSE

IRS USE ONLY

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00254-602-91142-9
0 0 89

Department of the Treasury
Internal Revenue Service
P.O. Box 249
Memphis, TN 38101-0249

For assistance, call:
1-800-829-8374
Your Call ID: 6697
Notice Number: CP21E
Date: August 10, 2009

000422-593512-0002-001 1 AM 0.357 226

Taxpayer Identification Number
1207

Tax Form 1040
Tax Year: December 31, 2007

DAVID GROSS
7248 BALLANTRAE CT
BOCA RATON FL 33496-1422

Amount of Refund
\$1,334,371.00

For account of DAVID & IRMA GROSS

This is not a bill

We Changed Your Account

We will explain why you received this notice, how we changed your account, how this change affects you, and actions you may wish to take.

Why You Received This Notice

We changed your tax account for 2007 because you requested a tentative carryback or a restricted claim.

The law requires us to send a copy of this notice to both you and your spouse. Each copy contains the same information about your joint account. We will issue only one refund.

How We Changed Your Account

We changed your account as follows:

Irma Gross
7248 Ballantrae Ct.
Boca Raton, FL 33496

Account balances before this change

Decrease in tax because of this change

Amount to be refunded to you
(If you owe no other taxes or other debts we are required to collect)

None

\$134,371.00 CR

\$134,371.00

How This Affects You

You may have already received your refund by direct deposit or mail. If not, you can expect it in approximately 2 weeks. Your refund will include interest if applicable. We will notify you if any pending matters postpone your refund.

Irma Gross
7248 Ballantrae Ct
Boca Raton, FL 33496

OVER

David Gross
7248 Ballantrae Ct
Boca Raton, FL 33496



Bank of America

Page 6

Transaction Date	Description	Total Payment	PMT/MO	Principal Balance	Interest	Escrow Balance	Optional	Buydown	Late Charges Total	Unapplied Total
03/01/2018	MISC. POSTING	-791.12	03/2018	-791.12 45,914.83	.00	.00	.00	.00	.00	.00
03/01/2018	MISC. POSTING	-357.65	03/2018	-357.65 46,272.48	.00	.00	.00	.00	.00	.00
03/01/2018	PAYMENT REVERSAL	-680.29	02/2018	-572.94 46,845.42	-107.35	.00	.00	.00	.00	.00
03/01/2018	MISC. POSTING	680.29	02/2018	680.29 46,165.13	.00	.00	.00	.00	.00	.00
03/01/2018	MISC. POSTING	680.19	02/2018	680.19 45,484.94	.00	.00	.00	.00	.00	.00
03/01/2018	MISC. POSTING	791.12	02/2018	791.12 44,693.82	.00	.00	.00	.00	.00	.00
03/01/2018	MISC. POSTING	240.00	02/2018	240.00 44,453.82	.00	.00	.00	.00	.00	.00
03/01/2018	MISC. POSTING	11,000.00	02/2018	11,000.00 33,453.82	.00	.00	.00	.00	.00	.00
03/02/2018	MISC. POSTING	2,532.31	02/2018	2,258.87 31,194.95	273.44	.00	.00	.00	.00	.00
03/02/2018	MISC. POSTING	302.90	02/2018	.00 31,194.95	302.90	.00	.00	.00	.00	.00
03/02/2018	MISC. POSTING	796.57	02/2018	796.57 30,398.38	.00	.00	.00	.00	.00	.00
03/12/2018	PAYOFF	30,568.90	02/2018	30,398.38 .00	127.42	43.10 43.10	.00	.00	.00	.00
03/26/2018	PAYOFF ESC REFUND	-43.10	03/2018	.00 .00	.00	-43.10 .00	.00	.00	.00	.00

Fee Transaction Activity (09/2017 - 08/2018)

Transaction Date	Fee Description	Charges	Payments
03/12/2018	Reconveyance Fee	12.60	.00
03/12/2018	Reconveyance Fee	.00	12.60

6. **Services:** Misrepresentations, shoddy work, failure to have required licenses, failure to perform.
 7. **Communications:** Misleading offers, installation issues, service problems, billing disputes with phone and internet services.
 8. **Health Products/Services:** Misleading claims, unlicensed practitioners, failure to deliver, medical billing issues.
 9. **Household Goods:** Misrepresentations, failure to deliver, defective merchandise, faulty repairs in connection with furniture or appliances.
 10. (Tie) **Home Solicitations:** Misrepresentations, abusive sales practices, and failure to deliver in door-to-door, telemarketing or mail solicitations, do-not-call violations
- Internet Sales:** Misrepresentations or other deceptive practices, failure to deliver online purchases
- Travel:** Misrepresentations, failure to deliver, cancellation and billing disputes.

First-Hand "Real-World" Consumer Stories

Stories from agencies' files illustrating consumer problems are featured in the "Real-World Complaints" section of the report, along with tips for consumers. Here are some of the stories:

A Hole Lot of Nothing: A Massachusetts couple who wanted their home renovated paid a contractor \$68,000 and all they had to show for it was a hole in the ground.

Parts Unknown: A Louisiana woman whose car was at a repair shop for over a year discovered that the owner was selling off parts of the vehicle, instead of getting the parts to fix it.

Missing Money: An elderly Los Angeles man whose home was foreclosed on asked for help to retrieve the \$271,000 he was owed from the sale of the property.

An Unwittingly Helpful Car Buyer: An Ohio restaurant owner who speaks very little English accompanied an employee to an auto dealership to vouch for his income and ended up unwittingly co-signing the car loan.

The Malufacturer: A Virginia company operating in Washington D.C. collected \$284,000 through crowdfunding to produce athletic apparel, but after more than two years hadn't delivered a stitch of the clothing it promised to supporters.

Unwanted House Guests: A Florida woman, complaining about the squalid conditions of the house she was renting, provided photographs showing rats eating the groceries she had just purchased for her three young children.

IRMA GROSS
7248 BALLANTRAE CT
BOCA RATON FL 33496-1422

Transfer Identification Num
1207
Form 1040
Tax Year: December 31, 2003

1497

For account of DAVID & IRMA GROSS
This is not a bill

CASE NO
CO-04227-0604

Amount of Refund
\$163.41

We Changed Your Account...
We will explain why you received this notice, how we changed your account, how this change affects you, and actions you may wish to take.

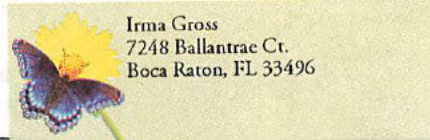
Why You Received This Notice

We changed your tax account for 2003 because you requested a tentative carryback or a restricted interest claim.

The law requires us to send a copy of this notice to both you and your spouse. Each copy contains the same information about your joint account. We will issue only one refund.

How We Changed Your Account

We changed your account as follows:



Account balance before this change	None
Decrease in tax because of this change	
Amount to be refunded to you (if you owe no other taxes or other debts we are required to collect)	\$163,414.00 CR \$163,414.00

How This Affects You

You may have already received your refund by direct deposit or mail. If not, you can expect it in approximately 2 weeks. Your refund will include interest if applicable. We will notify you if any pending matters postpone your refund.

David Gross
7248 Ballantrac Ct.
Boca Raton, FL 33496



Irma Gross
7248 Ballantrac Ct.
Boca Raton, FL 33496

Maintaining your battery

Fully discharging your battery pack will allow better accuracy of the battery meter.

To fully discharge your battery pack:

- ❖ Periodically, disconnect the computer from a power source and operate it on battery power until the battery pack fully discharges.
- ❖ If you have extra battery packs, rotate their use (for models with an accessible battery only).
- ❖ If you will not be using the system for an extended period, more than one month, remove the battery pack (for models with an accessible battery only).
- ❖ Store spare battery packs in a cool dry place out of direct sunlight (for models with an accessible battery only).

Disposing of your computer

NOTE This User's Guide covers an entire product series. Certain models may not have an accessible battery.

For models with a non-accessible battery read the following disposal information.

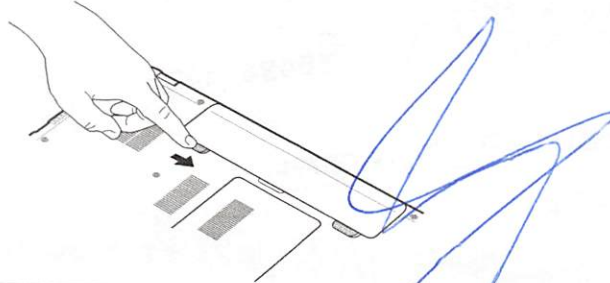
⚠ WARNING Never attempt to dispose of a computer by burning or by throwing it into a fire, and never allow exposure to a heating apparatus (e.g., microwave oven). Heat can cause a computer to explode and/or release caustic liquid, both which may possibly cause serious injury.

Discard this computer in accordance with applicable laws and regulations.

Disposal of this product may be regulated due to environmental considerations. For disposal, reuse or recycling information, please contact your local government.

For more information, see "Computer Recycling Information" on page 17, or for complete information about Toshiba's recycling programs and initiatives, please visit <http://us.toshiba.com/recycle>.

- 3 Slide the battery release lock to the locked position.



(Sample Illustration) Locking the battery release lock

- 4 Turn the computer right side up.
- 5 Reconnect any cables that were removed in step 3 of "Removing the battery from the computer" on page 96.
- 6 Restart the computer.

Taking care of your battery

The following sections offer tips on how to take care of your battery and prolong its life.

Safety precautions

⚠ WARNING

Always immediately turn the power off and disconnect the power cable/cord plug from the plug socket and stop using the computer if you observe any of the following conditions:

- ❖ Offensive or unusual odor
- ❖ Excessive heat
- ❖ Discoloration
- ❖ Deformation, cracks, or leaks
- ❖ Smoke
- ❖ Other unusual events during use, such as abnormal sound

Do not expose the computer to fire. The battery could explode

Do not turn on the computer's power again until an authorized Toshiba service provider has checked it for safety. Continued use could cause a fire or rupture possibly resulting in serious injury or computer failure including but not limited to the loss of data.